

EXHIBIT 3

Dion Saks
5480 Coach Ln
San Diego, CA 92130

Honorable Lewis A Kaplan
United States District Court
Southern District of New York
500 Pearl Street
New York, NY 10007

11/11/14

Honorable Lewis A Kaplan;

I understand that Grant Berman will appear before you on December 18th 2014 where you will deliver your sentence for Grant Berman's misdemeanor offense that he pled guilty to. I am writing this letter to provide input on my relationship with Grant Berman and my assessment of his moral character in the hope that you will exercise leniency in the determination of his sentence.

I too am an immigrant from South Africa and Grant Berman and I are the same age, sharing birthdays within a two-week period. I currently live in San Diego, CA, and have been living here since 1999. I run a family-owned transportation business that operates nationwide. We both have similar educational backgrounds majoring in accountancy and both were certified and registered by the South African Institute of Chartered Accountants. We grew up in different cities in South Africa and our paths did not cross until Grant moved to San Diego.

Approximately 13 years ago, my wife, Hayley, met Grant's wife, Loraine, in a clothing store in San Diego. Grant, Loraine and their first-born son, Jake had recently moved to San Diego. We had a daughter about the same age as Jake and our wives organized a baby group for the kids to socialize. Thus began my relationship with the Berman family.

Grant and I immediately became friends sharing many common interests. I found Grant to be a highly intelligent individual with a vast knowledge in many areas of interest. We would spend hours discussing sport, politics, world affairs, science and history. I consider Grant to be an entrepreneurial person who has started his own packaging company from scratch. In his business in San Diego, Grant is hardworking, diligent, articulate and above all fair, not taking on any business projects if cannot provide complete customer satisfaction. I know this since Grant and I often get together and discuss our businesses. He recently discussed with me that he had the possibility of undertaking a large order in his business but was reluctant to take on the business, as he was not 100% confident that he could have the product manufactured and delivered by the client's deadline. I urged Grant to take the risk but he was cautious and declined.

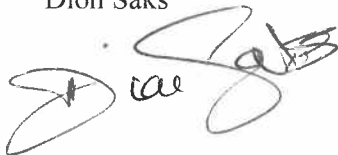
Grant's children and my children are about the same age. His son, Judd, and my son Joshua are very good friends and they often have play dates and sleepovers. My family and I have shared in the joy of the birth of Grant's two younger children and most recently at the Bar Mitzvah of Grant's oldest son Jake. I have witnessed the dedication Grant has to his children. He spends his weekends coaching their sport teams, driving them around and hanging out with them. His children are respectful to their parents and other adults and I know they have been correctly raised by Grant and Loraine.

Grant Berman has had a long association with the Del Mar Sharks kids recreational soccer league. Grant has been coaching various age groups throughout the years and his teams have often made the All Star finals, sometimes even winning. I have seen Grant interact as a coach with the boys on his soccer teams. He has taught them soccer skills and more importantly, I have seen him emphasize to the kids the need to be modest and show humility in victory and good sportsmanship in defeat. I too have recently started coaching in this league and Grant has acted as my mentor, often "coaching the coach"!

Grant has been involved with these legal issues for a number of years. I have seen first hand the psychological affect these issues have had on Grant. I know Grant now wants finality and closure so he can get on with his life. I personally can attest to Grant's good moral character and I stand by the facts I have provided.

Yours respectfully

Dion Saks

A handwritten signature in black ink, appearing to read "Dion Saks", with a stylized flourish at the end.